

# HEALTH INSURANCE

## Reducing the time to process a claim

A computerised billing service aimed at streamlining the submission of claims to BUPA should soon be operational in each of the company's 29 hospitals. The scheme will reduce the time taken to make a claim from over 10 days to 48 hours and substantially cut administration costs

### UK – DAY ONE

1. Patient receives treatment in private hospital ward

2. Medical and claim form details are entered onto the hospital computer

PATIENT DETAILS  
Registration No.  
101020203030  
Surname  
JIL

Provider Ref. No.  
1265810 000 123456  
Forename/Initial  
ANDRZEJ RICHARD

CLAIM DETAILS  
Admit Date  
20/02/93  
G.P. Date  
01/12/92  
Discharge Date  
22/02/93  
Statement From

3. Details are validated and any errors corrected

4. At the end of the UK working day the data is sent via an electronic mailbox to the insurance company's clearing house in the United States.

The data is reformatted and sent on to BUPA by noon on day 2



### U.S. – DAY TWO

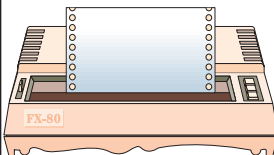
5. Claims are processed overnight through BUPA's digital claims 'adjudication' system. Data for the hospital's report is back at the clearing house by 5am on day 3

### U.S. – DAY THREE

6. The clearing house formats the data and deposits it in the hospital's mailbox by 9am on day 3

### UK – DAY THREE

7. The hospital's computer database is updated with the status of the first day's claims, other claims approved for payment and details of any outstanding claims



#### Benefits include:

- Reduced administration cost, improved data quality and accuracy, faster payment of claims and reduced bad debt

Source: BUPA

© GRAPHIC NEWS